

**Information to identify the case:**

Debtor 1	<b>Elayne C. Weiss</b>	Social Security number or ITIN <b>xxx-xx-7649</b>
	First Name   Middle Name   Last Name	
Debtor 2 (Spouse, if filing)		EIN <b>-----</b>
	First Name   Middle Name   Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>17-10910-TPA</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Elayne C. Weiss  
fka Elayne C Tommarello

11/14/18

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Elayne C. Weiss  
 Debtor

Case No. 17-10910-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Nov 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2018.

db +Elayne C. Weiss, 643 Reed Road, Clarion, PA 16214-6939  
 cr +DITECH FINANCIAL LLC, 3000 Bayport Drive, Suite 330, Tampa, FL 33607-8402  
 14684612 +Advanced Call Center Technologies, LLC, P.O. Box 9091, Gray, TN 37615-9091  
 14756336 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14684621 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816  
 14684625 +GC Services, 6330 Gulton, Houston, TX 77081-1198  
 14684628 +MRS Assoc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 14684627 +Meyer, Unkovic & Scott, LLP, Attn: Frank Kosir, Jr, Esquire, Henry W. Oliver Building,  
     535 Smithfield Street, Suite 1300, Pittsburgh, PA 15222-2300  
 14684629 +S&T Bank, P.O. Box 190, Indiana, PA 15701-0190  
 14761749 +S&T Bank, c/o Consumer Collections Dept., 355 North Fifth Street, Indiana, PA 15701-1940  
 14769538 +Windstream, Attn: Financial Services, 1720 Galleria Blvd, Charlotte, NC 28270-2408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 15 2018 03:57:22 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14684613 EDI: RMSC.COM Nov 15 2018 08:33:00 AEO/Synchrony Bank, P.O. Box 960013,  
     Orlando, FL 32896-0013  
 14684614 +EDI: AFNIRECOVERY.COM Nov 15 2018 08:33:00 Afni, Inc., 1310 MLK Drive, P.O. Box 3517,  
     Bloomington, IL 61702-3517  
 14684615 +EDI: ALLIANCENEONE.COM Nov 15 2018 08:33:00 AllianceOne Receivables Management, Inc.,  
     4850 Street Rd, Suite 300, Feasterville Trevose, PA 19053-6643  
 14684616 EDI: BANKAMER.COM Nov 15 2018 08:33:00 Bank of America, P.O. Box 15019,  
     Wilmington, DE 19886  
 14684617 EDI: CAPITALONE.COM Nov 15 2018 08:33:00 Capital One Bank (USA), N.A., P.O. Box 71083,  
     Charlotte, NC 28272-1083  
 14684619 +EDI: CHASE.COM Nov 15 2018 08:33:00 Chase, Cardmember Service, P.O. Box 15123,  
     Wilmington, DE 19886-5123  
 14684618 +EDI: CHASE.COM Nov 15 2018 08:33:00 Chase, Cardmember Service, P.O. Box 15153,  
     Wilmington, DE 19886-5153  
 14684620 +EDI: CITICORP.COM Nov 15 2018 08:33:00 Citi, 100 Citibank Drive,  
     San Antonio, TX 78245-3214  
 14714727 EDI: DISCOVER.COM Nov 15 2018 08:33:00 Discover Bank, Discover Products Inc.,  
     PO Box 3025, New Albany, OH 43054-3025  
 14684622 EDI: ESSL.COM Nov 15 2018 08:33:00 Dish Network, P.O. Box 94063,  
     Palatine, IL 60094-4063  
 14684623 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 15 2018 03:56:51 Ditech Financial,  
     P.O. Box 6172, Rapid City, SD 57709-6172  
 14705004 E-mail/Text: bankruptcy.bnc@ditech.com Nov 15 2018 03:56:51  
     Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
     Rapid City, South Dakota 57709-6154  
 14684624 +E-mail/Text: egssupportservices@alorica.com Nov 15 2018 03:57:59 EGS Financial Care, Inc.,  
     4740 Baxter Road, Virginia Beach, VA 23462-4484  
 14684626 EDI: IRS.COM Nov 15 2018 08:33:00 IRS, Centralized Insolvency Operation, P.O. Box 7346,  
     Philadelphia, PA 19101-7346  
 14912812 EDI: RESURGENT.COM Nov 15 2018 08:33:00 LVNV Funding, LLC its successors and assigns as,  
     assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587,  
     Greenville, SC 29603-0587  
 14686015 +EDI: PRA.COM Nov 15 2018 08:33:00 PRA Receivables Management, LLC, PO Box 41021,  
     Norfolk, VA 23541-1021  
 14765322 EDI: Q3G.COM Nov 15 2018 08:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
     PO Box 788, Kirkland, WA 98083-0788  
 14766846 +EDI: RMSC.COM Nov 15 2018 08:33:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
     PO Box 41021, Norfolk VA 23541-1021  
 14684630 EDI: RMSC.COM Nov 15 2018 08:33:00 Synchrony Bank/JCP, P.O. Box 960090,  
     Orlando, FL 32896-0090  
 14684631 EDI: RMSC.COM Nov 15 2018 08:33:00 Synchrony Bank/JCPenney Credit Services,  
     P.O. Box 960090, Orlando, FL 32896-0090  
 14684632 +EDI: WFNNB.COM Nov 15 2018 08:33:00 Victoria's Secret, P.O. Box 659728,  
     San Antonio, TX 78265-9728  
 14684633 +EDI: RMSC.COM Nov 15 2018 08:33:00 Walmart/Synchrony Bank, P.O. Box 530927,  
     Atlanta, GA 30353-0927

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Nov 14, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2018 at the address(es) listed below:

Frank Kosir, Jr. on behalf of Plaintiff Ditech Financial LLC fk@muslaw.com  
Frank Kosir, Jr. on behalf of Creditor DITECH FINANCIAL LLC fk@muslaw.com  
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
Kenneth P. Seitz on behalf of Debtor Elayne C. Weiss thedebterasers@aol.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 6